

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

<b>Application No.:</b>	<b>10/786,023</b>	<b>Inventor(s):</b>	<b>Modigliani</b>
<b>Filed:</b>	<b>26 FEB 2004</b>	<b>Attorney Docket No.:</b>	<b>056105-5002</b>
<b>Customer No.:</b>	<b>09629</b>	<b>Confirmation No.:</b>	<b>2925</b>
<b>Examiner:</b>	<b>NGUYEN, Hiep Van</b>	<b>Art Unit:</b>	<b>4137</b>
<b>Title: AN ENHANCED SYSTEM FOR ELECTRONIC FUNDS TRANSFER AND ELIMINATION OF THE PAYEE'S NEED FOR ENCRYPTION AND PRIVACY</b>			

MAIL STOP: AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**SUPPLEMENTAL RESPONSE TO OFFICE ACTION MAILED AUGUST 19, 2008**

Sir:

On October 7, 2008, Applicant submitted a response to the Office Action mailed August 19, 2008, but the claim amendments in that response were not entered, as indicated in an Advisory Action mailed November 18, 2008. This Supplemental Response also is in response to the Office Action mailed August 19, 2008 and is submitted with a Request for Continued Examination. Applicant respectfully requests entry of the claim amendments herein.